

PACA Facts Data
March 2013
Federally Insured Credit Unions

(Dollar Amounts in Millions)

| | December 2011 | December 2012 | March 2013 | Annualized % Change Dec 12 to Mar 13 | % Change Dec 12 to Mar 13 |
|--|----------------------|----------------------|-------------------|--|---------------------------------|
| Number of Credit Unions Reporting | 7,094 | 6,819 | 6,753 | (3.87) | (0.97) |
| Number of Members | 91,826,311 | 93,805,917 | 94,613,923 | 3.45 | 0.86 |
| Total Assets | 961,708 | 1,021,802 | 1,055,406 | 13.15 | 3.29 |
| Loans Held for Sale | 3,304 | 5,143 | 4,382 | (59.17) | (14.79) |
| Unsecured Credit Card Loans | 37,382 | 39,519 | 38,618 | (9.13) | (2.28) |
| All Other Unsecured Loans | 25,556 | 26,831 | 26,237 | (8.85) | (2.21) |
| Short-Term Small Loans | 18 | 21 | 18 | (60.29) | (15.07) |
| Non-Federally Guaranteed Student Loans | 1,485 | 2,020 | 2,242 | 43.96 | 10.99 |
| New Auto Loans | 58,268 | 63,285 | 64,565 | 8.09 | 2.02 |
| Used Auto Loans | 106,758 | 115,213 | 116,896 | 5.84 | 1.46 |
| 1st Mortgage Real Estate Loans | 233,161 | 246,199 | 248,535 | 3.79 | 0.95 |
| Other Real Estate Loans | 79,872 | 73,969 | 72,063 | (10.31) | (2.58) |
| Leases Receivable | 436 | 543 | 611 | 49.62 | 12.41 |
| Other Loans | 28,557 | 29,929 | 30,073 | 1.93 | 0.48 |
| Total Loans | 571,494 | 597,529 | 599,855 | 1.56 | 0.39 |
| Total Business Loans (Net Member Business Loan Balance) ¹ | 39,151 | 41,681 | 42,471 | 7.58 | 1.90 |
| Total Cash and Equivalents | 95,189 | 100,896 | 118,308 | 69.03 | 17.26 |
| Total Investments | 256,886 | 280,453 | 292,703 | 17.47 | 4.37 |
| Total Cash, Equivalents, and Investments | 352,075 | 381,349 | 411,011 | 31.11 | 7.78 |
| Total Liabilities | 36,339 | 37,426 | 37,163 | (2.81) | (0.70) |
| Share Drafts | 100,639 | 111,480 | 121,514 | 36.00 | 9.00 |
| Regular Shares | 244,974 | 275,052 | 293,303 | 26.54 | 6.64 |
| Money Market Shares | 189,137 | 203,422 | 208,152 | 9.30 | 2.33 |
| Share Certificates | 204,091 | 197,878 | 196,307 | (3.18) | (0.79) |
| IRA/KEOGH Accounts | 77,647 | 79,070 | 79,064 | (0.03) | (0.01) |
| All Other Shares | 8,707 | 8,726 | 9,267 | 24.82 | 6.20 |
| Non-member Deposits | 2,213 | 2,275 | 2,343 | 11.98 | 2.99 |
| Total Savings | 827,409 | 877,902 | 909,950 | 14.60 | 3.65 |
| Undivided Earnings ² | 67,371 | 74,192 | 75,899 | 9.20 | 2.30 |
| Regular Reserves | 19,178 | 19,266 | 19,319 | 1.11 | 0.28 |
| Approp For Non-Conform Invest (SCU Only) | 26 | 26 | 26 | 8.11 | 2.03 |
| Other Reserves | 10,533 | 11,827 | 12,132 | 10.31 | 2.58 |
| Equity Acquired in Merger | 864 | 1,064 | 1,117 | 20.11 | 5.03 |
| Miscellaneous Equity | 20 | 18 | 18 | (0.54) | (0.13) |
| Unrealized Gains/Losses on Available for Sale Securities | 1,842 | 2,317 | 2,021 | (51.05) | (12.76) |
| Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities | (25) | (31) | (30) | 10.31 | 2.58 |
| Unrealized Gains/Losses on CF Hedges | (46) | (50) | (45) | 35.13 | 8.78 |
| Other Comprehensive Income | (1,804) | (2,154) | (2,164) | (1.90) | (0.47) |
| Total Equity | 97,960 | 106,475 | 108,293 | 6.83 | 1.71 |
| Subordinated Debt Included in Net Worth ³ | 247 | 245 | 258 | 21.43 | 5.36 |
| Adjusted Retained Earnings Obtained through Business Combinations | 895 | 1,111 | 1,180 | 24.83 | 6.21 |
| Net Worth | 98,251 | 106,667 | 108,815 | 8.05 | 2.01 |
| Total Interest Income⁴ | 37,941 | 36,262 | 8,762 | (3.35) | (3.35) |
| Fee Income⁴ | 6,945 | 7,371 | 1,789 | (2.92) | (2.92) |
| Other Operating Income⁴ | 5,212 | 6,826 | 1,738 | 1.84 | 1.84 |
| Gross Income⁴ | 50,098 | 50,460 | 12,289 | (2.58) | (2.58) |
| Interest Expense⁴ | 8,688 | 7,236 | 1,575 | (12.92) | (12.92) |
| Operating Expenses⁴ | 30,586 | 31,567 | 7,970 | 0.99 | 0.99 |
| Provision for Loan & Lease Losses⁴ | 4,675 | 3,549 | 693 | (21.86) | (21.86) |
| NCUSIF Stabilization Income ⁴ | 0 | 0 | 0 | N/A | N/A |
| Other Income (Expense)⁴ | 124 | 390 | 103 | 5.67 | 5.67 |
| Net Income⁵ | 6,274 | 8,497 | 2,154 | 1.39 | 1.39 |
| Key Ratios | December 2011 | December 2012 | March 2013 | | |
| Net Worth Ratio | 10.21 | 10.43 | 10.31 | | |
| Delinquency Ratio | 1.60 | 1.16 | 1.02 | | |
| Net Charge-Off Ratio ⁵ | 0.91 | 0.73 | 0.61 | | |
| Gross Income / Average Assets ⁵ | 5.34 | 5.09 | 4.73 | | |
| Net Operating Expenses / Average Assets ⁵ | 2.52 | 2.44 | 2.38 | | |
| Cost of Funds / Average Assets ⁵ | 0.93 | 0.73 | 0.61 | | |
| Return on Average Assets ⁵ | 0.67 | 0.86 | 0.83 | | |
| Fixed Assets & FRAs/ Total Assets | 2.51 | 2.38 | 2.31 | | |
| Loans / Shares Ratio | 69.07 | 68.06 | 65.92 | | |

¹ Business loans are reported in a credit union call report under collateral types. The business loan totals number is included in those totals.

² Includes year-to-date Net Income.

³ The amount shown prior to December 2011 is Uninsured Secondary Capital. For December 2011 and forward, Subordinated Debt Included in Net Worth includes Uninsured Secondary Capital.

⁴ All Income and Expense amounts are year-to-date, while the related % change ratios are annualized.

⁵ Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)